

Fill in this information to identify the case:

Debtor 1 Joseph A. DiMino, Jr

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the NORTHERN District of NEW YORK

Case number 23-30672-5-wak

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: MOVEMENT MORTGAGE, LLC

Court claim no. (if known): 16-1

Last 4 digits of any number you use to
identify the debtor's account: 5946

Date of payment change: 4/1/2025

Must be at least 21 days after date
of this notice

New total payment: \$3,164.74

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$1,578.69

New escrow payment: \$1,409.35

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment: New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Joseph A. DiMino, Jr
Print Name Middle Name Last Name

Case number (if known) 23-30672-5-wak

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Suzanne Youssef Date 02/28/2025
Signature

Print Suzanne Youssef
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 13010 Morris Rd, Suite 450
Number Street

Alpharetta GA 30004
City State ZIP Code

Contact Phone 470-321-7112

Email syoussef@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on February 28, 2025, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Joseph A. DiMino, Jr
99 E. Oneida St.
Oswego, NY 13126

And via electronic mail to:

Neil Tarak Bhatt
Bhatt Law Firm
536 State Street
Ogdensburg, NY 13669

Mark W. Swimelar-Trustee
250 South Clinton Street
Suite 203
Syracuse, NY 13202

U.S. Trustee
U.S. Trustee Office
10 Broad Street,
Room 105
Utica, NY 13501


By: /s/ Savanna Pacino
Savanna Pacino





RETURN SERVICE ONLY
Please do not send mail to this address
PO BOX 100081, Duluth, GA 30096 9377

JOSEPH DIMINO
4815 LEPINSKE FARM PL
CLAY NY 13041-1000

Contact Us

 **Customer Service:** 855-979-1084
Property Tax: 844-580-3676
Property Insurance: 833-811-3064

 **Correspondence Address:** PO BOX 100077
Duluth, GA 30096 9377

 www.movement.com/paymymortgage

Loan Number: [REDACTED]
Property Address: 4815 LEPINSKE FARM PL
CLAY NY 13041
Statement Date: 02/06/25

Why am I receiving this statement?

You are receiving this statement because we have completed an analysis of your escrow account. Your escrow account is the account that we use to pay property costs, such as property taxes, homeowners insurance, and mortgage insurance. At least once a year, we are required to analyze your escrow account to ensure your monthly payment is sufficient to pay your escrowed property costs.

Based on our review, you have a surplus of \$792.71.

Your payment may be changing, please see the chart below for more information.

This means that we expect to have too much in your escrow account over the next 12 months to pay your escrowed property costs. We are refunding the excess funds that we expect to have in the form of a check at the bottom of this page. This surplus was caused by changes in your taxes, insurance, or escrow deposits. Your Escrow Account History shows the most recent transactions on your account. Your Escrow Account Projections show anticipated payments over the next 12 months.

Your Mortgage Payment Options

	Current Monthly Payment	New Monthly Payment beginning on 4/1/2025
Principal & Interest:	\$1,755.39	\$1,755.39
Escrow Payment:	\$1,578.69	\$1,409.35
Total Payment:	\$3,334.08	\$3,164.74*

*If your mortgage payments are set upon an auto draft, we will automatically adjust your payment for you.

**If you have an adjustable rate mortgage (ARM), we will send a separate notice to you before your payment is scheduled to change.

Due to the status of your mortgage loan, we are unable to disburse your overage from your escrow account at this time.

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Your Escrow Account History

The following statement displays actual activity as it occurred in your escrow account from April 2024 to March 2025.

Month	Projected Payment to Escrow	Actual Payment to Escrow		Description	Projected Disbursement	Actual Disbursement	Projected Balance	Actual Balance
Beginning Balance							\$5,698.77	-\$2,946.63
Apr 24	\$1,249.27	\$1,976.53	*				\$6,948.04	-\$970.10
May 24	\$1,249.27		*				\$8,197.31	-\$970.10
Jun 24	\$1,249.27		*				\$9,446.58	-\$970.10
Jul 24	\$1,249.27	\$1,976.53	*	HAZARD INS		-\$3,088.00	\$10,695.85	-\$2,081.57
Aug 24	\$1,249.27	\$1,578.69	*	HAZARD INS	-\$1,700.00		\$10,245.12	-\$502.88
Sep 24	\$1,249.27	\$2,327.18	*	PROPERTY TAX	-\$8,995.86	-\$9,489.01	\$2,498.53	-\$7,664.71
Oct 24	\$1,249.27		*				\$3,747.80	-\$7,664.71
Nov 24	\$1,249.27	\$2,324.79	*				\$4,997.07	-\$5,339.92
Dec 24	\$1,249.27		*				\$6,246.34	-\$5,339.92
Jan 25	\$1,249.27	\$1,492.20	*	PROPERTY TAX	-\$4,295.30	-\$4,335.21	\$3,200.31	-\$8,182.93
Feb 25	\$1,249.27	\$12,629.52	*E				E \$4,449.58	\$4,446.59 E
Mar 25	\$1,249.27	\$1,578.69	*E				E \$5,698.85	\$6,025.28 E

Account balance as of March 2025: \$6,025.28

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount of the deposit/disbursement.
**An 'E' indicates anticipated escrow activity that has not yet occurred prior to the effective date of this analysis.

During the history period of April 2024 to March 2025

Total Escrow Payments Received:	\$25,884.13
Total Escrow Disbursements:	-\$16,912.22
Interest on Escrow Deposited to your Account:	\$1.49

Projected Escrow Summary					
	Anticipated Annual Disbursement				New Monthly Escrow Payment
Property Tax*:	\$13,824.22	÷	12	=	\$1,152.02
Hazard Insurance*:	\$3,088.00	÷	12	=	\$257.33
Total:	\$16,912.22	÷	12	=	\$1,409.35

*These amounts are based on any escrow items that may have been paid in the past and any future payments that we expect to make.

The following summary shows projected activity in your escrow account for the next twelve months, which was used to calculate your payment above.

Month	Monthly Escrow Payment	Amount Estimated to be Paid	Description	Projected Escrow Balance	Required Escrow Balance
			Beginning Balance	\$6,025.28	\$6,939.61
Apr 25	\$1,409.35			\$7,434.63	\$8,348.96
May 25	\$1,409.35			\$8,843.98	\$9,758.31
Jun 25	\$1,409.35			\$10,253.33	\$11,167.66
Jul 25	\$1,409.35			\$11,662.68	\$12,577.01
Aug 25	\$1,409.35	\$3,088.00	HAZARD INS	\$9,984.03	\$10,898.36
Sep 25	\$1,409.35	\$9,489.01	PROPERTY TAX	\$1,904.37	\$2,818.70
Oct 25	\$1,409.35			\$3,313.72	\$4,228.05
Nov 25	\$1,409.35			\$4,723.07	\$5,637.40
Dec 25	\$1,409.35			\$6,132.42	\$7,046.75
Jan 26	\$1,409.35	\$4,335.21	PROPERTY TAX	\$3,206.56	\$4,120.89
Feb 26	\$1,409.35			\$4,615.91	\$5,530.24
Mar 26	\$1,409.35			\$6,025.26	\$6,939.59

Here is how we calculated your surplus based on the highlighted line above:

Projected Low Balance	\$1,904.37
Required Minimum Balance	\$2,818.70

Your required minimum balance for the next 12 months is \$2,818.70, which equals a reserve of 2 month escrow deposit. Federal law allows us to include a minimum balance cash reserve to help cover any increases in your property costs. In order to reach this low point, your required escrow balance after your March payment should be \$6,939.61, while your actual escrow balance is estimated to be \$6,025.28. The difference, \$792.71, represents an escrow surplus.

Please remember, as your taxes and/or insurance change, the escrow portion of your payment may change. If you have any questions about this Escrow Analysis, please call our Customer Service Department toll free at 855 979 1084.

Additional Information

Servicer Notice

ServiceMac, LLC [REDACTED] provides certain mortgage servicing functions and services on behalf of Movement Mortgage, LLC, [REDACTED]. For more information regarding ServiceMac, LLC, including licensing and other legal information, please visit www.myservicemac.com. Visit NMLS Consumer Access at www.nmlsconsumeraccess.org.

The Servicemembers Civil Relief Act may offer protection or relief to military members who have been called to active duty. If either you have been called to active duty or you are the spouse, registered domestic partner, partner in a civil union, or financial dependent of a person who has been called to active duty, and you have not yet made us aware of your status, please contact Customer Service at 855 979 1084.

HUD Counseling Notice

For help exploring options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at www.consumerfinance.gov/find a housing counselor or obtain no cost assistance by contacting the Department of Housing and Urban Development at www.hudgov/offices/hsg/sfh/hcc/hcs.cfm or by calling 1 800 569 4287.

ACH Debit Borrowers

You have previously authorized Movement Mortgage, LLC to automatically debit your bank account each month for the amount of your monthly payment of principal, interest, and escrow (if applicable). Please note the amount of your next ACH debit will be changed (increase/decrease) to reflect the amount of your new monthly payment as reflected herein. Movement Mortgage, LLC, is authorized to debit your bank account each month until you provide written or oral notice to stop. Termination request must be received by Movement Mortgage, LLC, at least three (3) business days prior to your next scheduled debit.

We may be considered to be a debt collector under certain state and federal laws. Accordingly, for the purposes of such laws, this communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose. However, to the extent your original obligation has been discharged or is subject to an automatic stay under the United States Bankruptcy Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

Certain state disclosures are applicable based on the state in which the secured property is located.

New York

ServiceMac, LLC provides certain services on behalf of Movement Mortgage, LLC. Any complaints or inquires can be submitted to Movement Mortgage, LLC, PO BOX 100078 Duluth, GA 30096 9377 or call toll free telephone number or collect calling services that gives the borrower access to a live person trained to answer inquiries and resolve or help resolve complaints.

ServiceMac, LLC is registered with the Superintendent of Banks. A complaint about ServiceMac can be filed with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's consumer assistance unit at 1 800 342 3736 or by visiting the Department's website at www.dfs.ny.gov.